AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application.

COMPLETE LISTING OF THE CLAIMS:

Claims 1-47 : (Canceled)

Claim 48 : (Currently Amended) A method of using a telecommunications network cashless transaction service, comprising the steps of:

a) accessing the service by a user using a telecommunications network access instrument which produces a signal,

b) forwarding the access instrument signal to an interface device of the telecommunications network,

c) extracting service identity and user identity data from the access instrument signal by operation of the interface device,

d) passing the data to a processing unit for the service of the telecommunications network by operation of the interface device,

e) processing the data by operation of the service processing unit,

f) instructing the interface device to forward the access instrument signal to an input output device of the telecommunications network by operation of the service processing unit,

g) instructing the input output device to request details of a cashless transaction from the user by operation of the service processing unit,

h) sending transaction details to the input output device,

i) passing the transaction details to the service processing unit by operation of the input output device,

j) processing the transaction details and deciding whether or not the transaction can proceed by operation of the service processing unit, said processing being performed entirely within the telecommunications network irrespective of the service identity and a vendor that supplies the service,

k) causing output of a signal conveying acceptance or rejection of the transaction to the user by operation of the service processing unit, and

l) if the transaction can proceed, arranging for the transaction to be carried out by operation of the service processing unit.

Claim 49 : (Previously Presented) The method according to claim 48, in which the telecommunications network comprises at least one of a fixed and a mobile network.

Claim 50 : (Previously Presented) The method according to claim 48, and forwarding the telecommunications network access instrument signal to the interface device via a voice bearer channel of the telecommunications network.

Claim 51 : (Previously Presented) The method according to claim 48, and forwarding the telecommunications network access instrument signal to the interface device via at least one data bearer channel of the telecommunications network.

Claim 52 : (Previously Presented) The method according to claim 48, in which the telecommunications network access instrument comprises a telephone.

Claim 53 : (Previously Presented) The method according to claim 48, in which the interface device comprises a service switching point (SSP).

Claim 54 : (Previously Presented) The method according to claim 48, in which the user identity data extracted by the interface device comprises a user identifier assigned to the telecommunications network access instrument.

Claim 55 : (Previously Presented) The method according to claim 48, in which the service processing unit comprises a service control point (SCP).

Claim 56 : (Previously Presented) The method according to claim 48, in which processing of the service identity and user identity data by the service processing unit comprises using the data to identify the cashless transaction service to be used and running service software which causes this service to be carried out.

Claim 57 : (Previously Presented) The method according to claim 48, in which the input output device comprises an interactive/intelligent voice response (IVR) unit.

Claim 58 : (Previously Presented) The method according to claim 48, in which the input output device requests transaction details from the user by sending a signal to the telecommunications network access instrument requesting the transaction details.

Claim 59 : (Previously Presented) The method according to claim 58, in which the input output device sends the signal to the access instrument via a voice bearer channel of the telecommunications network.

Claim 60 : (Previously Presented) The method according to claim 58, in which the input output device sends the signal to the access instrument via at least one data bearer channel of the telecommunications network.

Claim 61 : (Previously Presented) The method according to claim 48, in which the transaction details are sent to the input output device via a voice bearer channel of the telecommunications network.

Claim 62 : (Previously Presented) The method according to claim 48, in which the transaction details are sent to the input output device via at least one data bearer channel of the telecommunications network.

Claim 63 : (Currently Amended) The method according to claim 48, in which the transaction details comprise vendor identification data, including a name of ~~a vendor~~ the vendor or a code associated with the vendor, vendor location data including a code associated with a branch of the vendor and/or a point of sale (POS) device in the branch at which the transaction is to be carried out, and transaction data including an amount of the transaction.

Claim 64 : (Previously Presented) The method according to claim 63, in which at least some of the transaction details are held by the POS device, and this is used to send the transaction details to the input output device.

Claim 65 : (Previously Presented) The method according to claim 48, in which at least some of the transaction details are held by the telecommunications network access instrument, and this is used to send the transaction details to the input output device.

Claim 66 : (Previously Presented) The method according to claim 65, in which a data input device is used to input the transaction details into the access instrument.

Claim 67 : (Previously Presented) The method according to claim 66, in which the data input device comprises an audio coupler which uses an audio signal to input the transaction details into the access instrument.

Claim 68 : (Previously Presented) The method according to claim 67, in which the audio coupler comprises a memory and at least some of the transaction details are stored therein.

Claim 69 : (Previously Presented) The method according to claim 68, in which the at least some transaction details are entered into the audio coupler, which comprises using input means.

Claim 70 : (Previously Presented) The method according to claim 69, in which the audio coupler comprises a keypad, which is used to enter the at least some transaction details into the audio coupler.

Claim 71 : (Previously Presented) The method according to claim 69, in which the audio coupler comprises a point of sale device, which is used to enter the at least some transaction details into the audio coupler.

Claim 72 : (Previously Presented) The method according to claim 48, in which the causing of an acceptance signal or rejection signal to be output to the user comprises the service processing unit instructing the input output device to output an acceptance signal or rejection signal.

Claim 73 : (Previously Presented) The method according to claim 72, in which the input output device outputs the acceptance signal or rejection signal via a voice bearer channel of the telecommunications network.

Claim 74 : (Previously Presented) The method according to claim 72, in which the input output device outputs the acceptance signal or rejection signal via at least one data bearer channel of the telecommunications network.

Claim 75 : (Previously Presented) The method according to claim 72, in which the input output device sends the acceptance signal or rejection signal to the telecommunications network access instrument, for output to the user.

Claim 76 : (Previously Presented) The method according to claim 72, in which the input output device sends the acceptance signal or rejection signal to a point of sale device, for output to the user.

Claim 77 : (Previously Presented) The method according to claim 48, in which the causing of an acceptance signal or rejection signal to be output to the user comprises the service processing unit instructing the interface device to output the acceptance signal or rejection signal.

Claim 78 : (Previously Presented) The method according to claim 77, in which the interface device outputs the acceptance signal or rejection signal via a voice bearer channel of the telecommunications network.

Claim 79 : (Previously Presented) The method according to claim 77, in which the interface device outputs the acceptance signal or rejection signal via at least one data bearer channel of the telecommunications network.

Claim 80 : (Previously Presented) The method according to claim 77, in which the interface device sends the acceptance signal or rejection signal to a point of sale (POS) device using the telecommunications network access instrument signal, which is disconnected from the input output device and connected to the POS device.

Claim 81 : (Previously Presented) The method according to claim 80, in which the acceptance signal comprises a CLI presentation number which comprises an amount

of the transaction, and the POS device outputs the CLI presentation number as a visual signal using a display unit.

Claim 82 : (Previously Presented) The method according to claim 48, in which the causing of an acceptance signal or rejection signal to be output to the user comprises the service processing unit sending the acceptance signal or rejection signal to a point of sale (POS) device using a telecommunications network link or data link.

Claim 83 : (Previously Presented) The method according to claim 80, in which, upon receiving the acceptance signal, the POS device sends a signal to the service processing unit confirming that the transaction may proceed.

Claim 84 : (Previously Presented) The method according to claim 48, in which, for the transaction to be carried out, the service processing unit sends the transaction details and the service identity and user identity data to a billing service.

Claim 85 : (Previously Presented) The method according to claim 48, in which, to use the cashless transaction service, the user is provided with an account, which is debited or credited on carrying out the transaction using the service.

Claim 86 : (Previously Presented) The method according to claim 48, in which the transaction is carried out by debiting an existing account for the user which uses the telecommunications network.

Claim 87 : (Previously Presented) The method according to claim 48, in which the user is required to use a security code for authorization of the transaction, without which the transaction cannot proceed.

Claim 88 : (Previously Presented) The method according to claim 87, in which the security code is sent to the input output device.

Claim 89 : (Previously Presented) The method according to claim 88, in which the security code is sent to the input output device via a voice bearer channel of the telecommunications network.

Claim 90 : (Previously Presented) The method according to claim 88, in which the security code is sent to the input output device via at least one data bearer channel of the telecommunications network.

Claim 91 : (Currently Amended) A telecommunications network providing a cashless transaction service comprising: an interface device; a service processing unit; and an input output device; in which the interface device accepts signals from a telecommunications network access instrument, extracts service identity and user identity data from an access instrument signal, and passes the data to the service processing unit; in which the service processing unit processes the data, instructs the interface device to forward the access instrument signal to the input output device, and instructs the input output device to request details of the cashless transaction; in which the input output device receives the transaction details, and passes them to the service processing unit; and in which the service processing unit processes the details entirely within the telecommunications network irrespective of the service identity and a vendor that supplies the service, and decides whether or not the transaction can proceed, causes output of a signal conveying acceptance or rejection of the transaction, and, if the transaction can proceed, arranges for the transaction to be carried out.

Claim 92 : (Currently Amended) A cashless transaction service adapted to be provided on a telecommunications network comprising: means for extracting service identity and user identity data from a signal from a telecommunications network access instrument, means for processing the data, means for instructing an interface device of the telecommunications network to forward the access instrument signal to an input output device of the telecommunications network, means for instructing the input output device to request details of the cashless transaction, means for processing the transaction details entirely within the telecommunications network irrespective of the service identity and a vendor that supplies the service, and deciding whether or not the transaction can proceed, means for causing output of a signal conveying acceptance or rejection of the transaction, and, if the transaction can proceed, means for arranging for the transaction to be carried out.

Claim 93 : (Previously Presented) The service according to claim 92, which is provided as software held on a service processing unit of the telecommunications network.

Claim 94 : (Previously Presented) An audio coupler, comprising: an audio generator for generating audio signals incorporating transaction details; a receiver unit for receiving a telecommunications access instrument for inputting the transactions details into the access instrument; a memory for storing at least some of the transaction details therein; and input means for entering the at least some of the transaction details into the audio coupler.